

United States Bankruptcy Court
Southern District of Georgia

16-11044

In re **Desiree Tedra Rivera**

Debtor(s)

Case No.

Chapter

13**CHAPTER 13 PLAN AND MOTION**

[General Order 2005-3 Approved Form]

1. Debtor(s) shall pay to the Trustee the sum of \$ **510.00** for the applicable commitment period of:
- ☐ 60 months: **or** (If applicable include the following): These plan payments
☒ a minimum of 36 months. § 1325(b)(4). change to \$ ____ in month ____.
2. From the payments so received, the Trustee shall make disbursements as follows:
- (a) The Trustee percentage fee as set by the United States Trustee.
- (b) Attorney fees allowed pursuant to § 507(a)(2) of \$ **3,000.00** to be paid in accordance with applicable General Orders of this Court.
- (c) Other § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
- (d) ☐ Monthly payments according to the contract on the following long-term debts. § 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

CREDITORMONTH OF FIRST TRUSTEE
PAYMENTINITIAL MONTHLY
PAYMENT**-NONE-****IN THE ALTERNATIVE:**

- ☐ Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

CREDITORINITIAL MONTHLY PAYMENT**-NONE-**

- (e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

CREDITORCOLLATERALESTIMATED
CLAIMINTEREST RATEMONTHLY
PAYMENT**Santander
Consumer USA****Chevrolet Malibu****\$13,798.27****21.57%****\$377.73**

- (f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to §506 and provide payment in satisfaction of those claims as set forth below:

CREDITORCOLLATERALVALUATIONINTEREST
RATEMONTHLY
PAYMENT**-NONE-****%**

- (g) Cure payments on allowed prepetition arrearage claims set forth below. § 1322(b)(5):

CREDITORESTIMATED PREPETITION CLAIM**-NONE-**

(h) The following unsecured allowed claims are classified to be paid at 100% ☐ with interest at ____ %; ☒ without interest. 16-11044

CREDITOR
Conrex

- (i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in ¶2(f) or 6, will be paid a 0 % dividend or a prorata share of \$ 0.00 , whichever is greater.

3. Debtor will make § 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors: ☐ Direct to the Creditor; or ☒ To the Trustee

CREDITOR

ADEQUATE PROTECTION OR LEASE

Santander Consumer USA

PAYMENT AMOUNT

\$71.00

4. Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. § 101(14A). Debtor requests Trustee to provide the statutory notice of § 1302(d) to these claimants.

CREDITOR

ADDRESS

-NONE-

5. Pursuant to 11 U.S.C. §522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to § 349, with respect to the property described below:

CREDITOR

PROPERTY

-NONE-

6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

CREDITOR

DESCRIPTION OF
COLLATERAL

AMOUNT OF CLAIM
SATISFIED

Rent-A-Center

Washer; dryer

In full satisfaction

7. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by § 1325(a)(5).

8. Other provisions:

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(a) All secured claims to be paid 3.25% interest, unless otherwise stated herein.

(b) Upon completion of all payments and/or granting of a discharge in this case, all secured creditors that were paid through the plan shall promptly release all collateral held as security on loans, and shall promptly release and/or satisfy all security deeds, security agreements, UCC filing, judgment liens, titles, and/or any other lien or claim of any kind against property of Debtor(s). This paragraph shall in no way apply to mortgages and/or other secured debts that are not paid through Debtor's (Debtors') Chapter 13 Plan.

(c) Debtor(s) shall directly pay Debtor's (Debtors') student loan creditors including, but not limited to, Navient according to the respective contracts as they come due.

9. The amount, and secured or unsecured status, of claims disclosed in this Plan are based upon debtor's best estimate and belief. An allowed proof of claim will supersede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed claims as this Plan proposes, after notice from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

Date **August 2, 2016**

Signature **/s/ Desiree Tedra Rivera**

Desiree Tedra Rivera

Debtor

Revised 10/2005